Amendments to the Claims:

Please cancel Claims 3 – 6, 9, 13 – 16, 19-20, and 24; add Claims 29 – 31; and amend Claims 1, 2, 7, 8, 10, 11, 17, 18, 18, 21, 22, and 25 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

1.   (Currently Amended) A system for providing financial services over a public network accessible by a plurality of customers via respective network access devices with modems and over a private network accessible by a plurality of financial institutions via computers with modems, said financial institutions maintaining respective financial accounts for said plurality of customers, at least some of said financial accounts being maintained at different ones of said financial institutions, said system comprising:

for each customer,

a network access device including a programmable controller for executing code and a memory for storing a browser software to interface with said public network, ~~said each customer using said network access device and~~

a computer-readable portable storage medium ~~to access said each customer's financial account via said public network, said computer-readable portable storage medium~~ having encrypted ~~and unencrypted~~ information recorded thereon, ~~pertaining to~~ the encrypted information identifying said each customer's financial account and including a first identifier; and

a computer interfaced with the network access device and having a drive adapted to receive the computer-readable portable storage medium, the computer including a processor having:

instructions to read the encrypted information from the computer-readable storage medium; and

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instructions to receive a second identifier through an interface with said each customer; and

a decryption processor, connected to said network access device via said public network, ~~for decrypting said encrypted information retrieved from said storage medium such that the financial institution maintaining said each customer's financial account, connected to said decryption processor via said private network, determines an access to said each customer's financial account on the basis of the decrypted information~~, the decryption processor comprising:

instructions to receive the encrypted information and the second identifier from said network access device;

instructions to decrypt the encrypted information to retrieve the first identifier and to identify the customer's financial account;

instructions to re-encrypt the first identifier;

instructions to combine the re-encrypted first identifier with the second identifier to generate a request message; and

instructions to transmit the request message over the private network to a one of the financial institutions that maintains the customer's financial account.

2.   (Currently Amended) The system according to Claim 1, further comprising a second computer connected to said network access device via said public network, said second computer hosting a site for goods or services available on-line, said second computer comprising a microprocessor being operative to transfer an active module to said network access device in response to ~~said customer requesting the access to said customer's financial account by using said computer-readable portable storage medium~~ a request from the computer.

3. – 6. (Canceled).

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7.   (Currently Amended) The system according to Claim [[6]] 1, wherein said decryption processor further comprises instructions to receive ~~financial institution generates~~ a code ~~for~~ indicating whether or not ~~the~~ access to said customer's financial account has been approved ~~and transfers the generated code to said decryption processor via said network switch~~.

8.   (Currently Amended) The system according to Claim 7, wherein:

said encrypted information further identifies said customer's address; and

said decryption processor further comprises instructions to ~~data is~~ display~~ed to~~ said customer's address on said network access device if said code represents an access approval.

9.   (Canceled).

10.   (Currently Amended) The system according to Claim [[3]] 1, wherein:

the ~~provided un~~encrypted information further includes an audio message pertaining to said one of the financial institutions; and ~~maintaining said customer's financial account~~

the decryption processor further comprises instructions to play said audio message.

11.   (Currently Amended) The system according to Claim [[3]] 1, wherein:

the ~~provided un~~encrypted information includes advertising information pertaining to said one of the financial institution; and ~~maintaining said customer's financial account~~

the decryption processor further comprises instructions to display said advertising information.

12.   (Original) The system according to Claim 1, wherein said computer-readable portable storage medium is a CD-ROM.

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13. – 16.   (Canceled).

17.   (Currently Amended) A method for providing financial services over a public network accessible by a plurality of customers via respective network access devices with modems and over a private network accessible by a plurality of financial institutions via computers with modems, said financial institutions maintaining respective financial accounts for said plurality of customers, at least some of said financial accounts being maintained at different ones of said financial institutions, said method comprising:

for each customer,

retrieving encrypted information from a ~~accessing said each customer's financial account via said public network using a network access device and a~~ computer-readable portable storage medium with a computer interfaced with a respective one of the network access devices, the ~~having~~ encrypted ~~and unencrypted~~ information ~~recorded thereon pertaining to said~~ identifying said each customer's financial account and including a first identifier;

receiving a second identifier from said each customer with the computer;

~~retrieving said encrypted and unencrypted information from said storage medium; and~~

decrypting the ~~retrieved~~ encrypted information ~~such that the financial institution maintaining said each customer's financial account determines an access to said each customer's financial account on the basis of the decrypted information~~ to retrieve the first identifier and to identify the customer's financial account with a decryption processor;

re-encrypting the first identifier with the decryption processor;

combining the re-encrypted first identifier with the second identifier to generate a request message with the decryption processor; and

transmitting the request message over the private network to a one of the financial institutions that maintains the customer's financial account.

18.   (Currently Amended) The method according to Claim 17, further comprising ~~using said computer-readable portable storage medium in said network access device in response to~~ receiving an active module ~~being downloaded to and executed~~ from a second computer at said network access device <u>via said public network</u> ~~such that said unencrypted information is displayed to said customer~~.

19. – 20. (Canceled).

21.   (Currently Amended) The method according to Claim [[19]] <u>17</u>, wherein said unencrypted information includes an audio message pertaining to said <u>one of the</u> financial institution<u>s, the method further comprising playing said audio message with the decryption processor</u> ~~maintaining said customer's financial account~~.

22.   (Currently Amended) The method according to Claim [[19]] <u>17</u>, wherein said unencrypted information includes advertising information pertaining to said <u>one of the</u> financial institution<u>s, the method further comprising displaying said advertising information with the decryption processor</u> ~~maintaining said customer's financial account~~.

23.   (Original) The method according to Claim 17, wherein said computer-readable portable storage medium is a CD-ROM.

24.   (Canceled).

25.   (Currently Amended) The method according to Claim [[17]] <u>30, wherein said encrypted information</u> further ~~comprising reviewing~~ <u>identifies said</u> customer's address<u>, the method further comprising displaying said customer's address</u> ~~data displayed~~ on a monitor of said network access device if said ~~financial institution has approved the access to said customer's financial account~~ <u>code represents an access approval</u>.

26. – 28. (Canceled).

29. (New) The system according to Claim 1, wherein the request message includes a request to debit the customer's financial account by a transaction amount.

30. (New) The method according to Claim 17, further comprising receiving a code indicating whether or not access to said customer's financial account has been approved.

31. (New) The method according to Claim 17, wherein the request message includes a request to debit the customer's financial account by a transaction amount.